

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Kevin G. McDonald, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
kmcdonald@kmlawgroup.com
Attorneys for Secured Creditor
U.S. Bank National Association, as Trustee, successor in
interest to Bank of America, National Association, as
Trustee, Successor by merger to LaSalle Bank National
Association), as Trustee for Morgan Stanley Mortgage
Loan Trust Trust 2006-12XS

In Re:
Pamela Loffredo & Jerry Loffredo,

Debtor.



Order Filed on January 25, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-21280 MBK

Adv. No.:

Hearing Date: 12/19/2017 @ 10:00 a.m..

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: January 25, 2018

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Pamela Loffredo & Jerry Loffredo

Case No: 17-21280 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, Successor by merger to LaSalle Bank National Association), as Trustee for Morgan Stanley Mortgage Loan Trust Trust 2006-12XS, Kevin G. McDonald appearing, upon a motion to vacate the automatic stay as to real property located at 363 Dogwood Drive, Brick, NJ, 08723, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and James J. Cerbone, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 19, 2017, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2016 through December 2017 for a total post-petition default of \$12,206.53 (7 @ \$1,743.79); and

It is further **ORDERED, ADJUDGED and DECREED** that debtors shall make a payment of \$3,487.58 on or before December 29, 2017

It is further **ORDERED, ADJUDGED and DECREED** that the remaining balance of the arrears in the amount of \$8,718.95 will be paid over six months by Debtor remitting \$1,453.16 for five months, and \$1,453.15, which additional payments shall begin on January 1, 2018 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2018, directly to Secured Creditor's servicer Specialized Loan Servicing LLC (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Pamela Loffredo
Jerry Loffredo
Debtors

Case No. 17-21280-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2018.

db/jdb Pamela Loffredo, Jerry Loffredo, 363 Dogwood Drive, Brick, NJ 08723-5982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, Successor by merger to LaSalle Bank National Association), as Trustee for Morgan dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Joint Debtor Jerry Loffredo cerbonelawfirm@aol.com
James J. Cerbone on behalf of Debtor Pamela Loffredo cerbonelawfirm@aol.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, Successor by merger to LaSalle Bank National Association), as Trustee for Morgan rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6